

## Long Term Care Options Counseling: Choices in Assisted Living



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*LTC Options Counseling*

### Goals and Objectives



- Discuss what *types of assisted living* options are available;
- Discuss the *advantages & disadvantages* of each option;
- Discuss *financial considerations* and available public funding;
- Offer ideas for helping consumers *evaluate quality* when visiting Assisted Living;
- Provide *resources and tips* for options counselors.

## What is Assisted Living?

- **State Regulated** Long-Term Care Option
- **Services** provided (in addition to room and board) to meet individualized needs:
  - Supervision
  - Personal and supportive services
  - Recreation
  - Meals
  - Housekeeping and laundry
  - Transportation
- “Service delivery designed to **maximize** individual choice, dignity, autonomy, independence, and quality of life.”



Adapted from U.S. Senate Special Committee on Aging from the Assisted Living Workgroup Report, April 2003

### *Types of Assisted Living*

## “Assisted Living” Options in Wisconsin

- **Adult Family Home**
- **Residential Care Apartment Complex (RCAC)**
- **Community Based Residential Facility (CBRF)**



*“What’s available?”*

## **Adult Family Homes**

- A small family setting (up to 4 residents)
- Support, Personal, Nursing & Dementia Services available
- 2 types in Wisconsin
  - 1-2 bed county certified homes
  - 3-4 bed state licensed homes



## **Adult Family Homes**

- 1-2 bed: Certified under Medicaid Waiver Standards
- Approximately 1700 certified
- Typically the home of the provider
- 3-4 bed: Licensed under HFS 88
- 990 total homes licensed
- Typically staffed by and owned/leased by an agency



*Types of Assisted Living*

## **Residential Care Apartment Complexes (RCACs)**



- *Apartments* with support services on site
- Up to **28 hours** of supportive, personal, & nursing services
- Limitation for people with *dementia*
- Limitation for people with a *developmental disability*
- Minimum of **5 residents**, no maximum

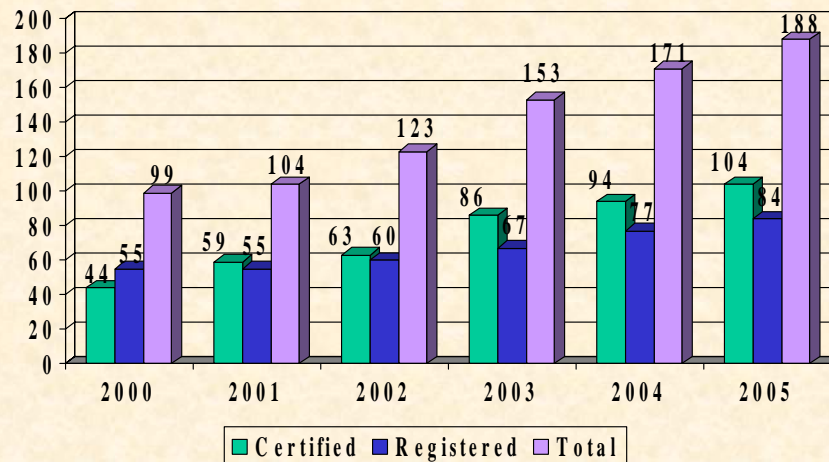
*Types of Assisted Living*

## **Residential Care Apartment Complexes (RCACs)**



- Certified or Registered by the State under HFS 89
  - Registered Facilities are all *Private Pay* & Largely *Unregulated*
  - Certified Facilities are Eligible for *Public Funding* & *Regulated*
- 192 total facilities: 107 certified, 85 registered (3/06)

## RCACs Certified vs. Registered



## Community Based Residential Facilities (CBRFs)



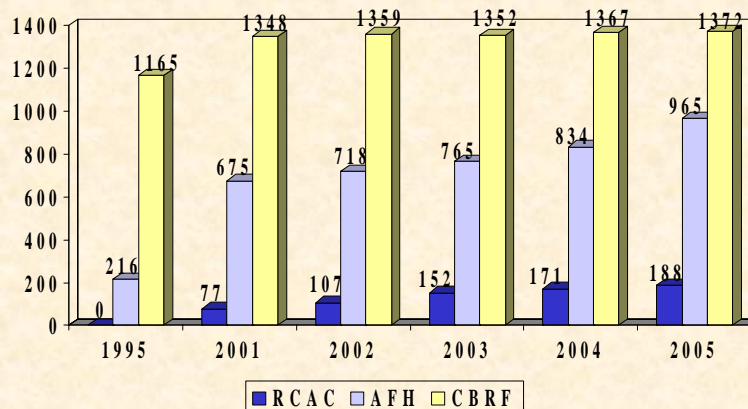
- **Most prevalent** type of Assisted Living in Wisconsin
- **Wide range** of services, physical characteristics, & sizes
- Receive care, treatment, supportive and personal **services**, no more than 3 hours of nursing care per week.
- May **serve** elderly, people with developmental, physical, emotional disabilities, dementia care, AODA clients, correctional clients & pregnant woman needing counseling.

## Community Based Residential Facilities (CBRFs)



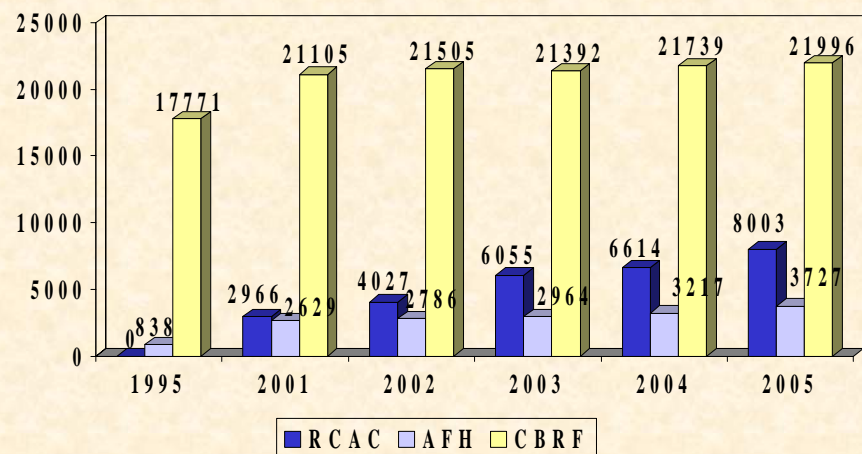
- Some offer *private rooms or apartments*
- Some offer private or semi-*private bathrooms*
- **Range in size** from 5-257 beds
  - 5-8 bed facilities: 48%
  - 9-20 bed: 37%
  - 21-50 bed: 11%
  - 51-100 bed: 3%
  - 101-257 bed: 1%
- All facilities are *licensed by the state* under HFS 83

## Assisted Living Trend in Number of Facilities



*Types of Assisted Living*

## Assisted Living Trend in Number of Beds



*Advantages & Disadvantages*

## Assessing Consumer Preference

- Rural setting vs. urban setting
- A house vs. an apartment
- Small vs. large
- Social atmosphere vs. quiet atmosphere
- A private room vs. shared room
- A private bathroom vs. a semi-private or shared
- Men or women only vs. mixed gender
- People their age vs. Mixed age
- One care provider vs. multiple
- Private pay vs. current or future need for public financing
- Target Group (defines options)





## **Adult Family Homes**



- **Advantages:**

- Homes, not facilities
- Part of neighborhoods
- Small, individualized
- Primarily serve people with developmental disabilities (DD)
- Join a family
- Shared living space (i.e. living room, kitchen)

- **Disadvantages:**

- Primarily serve people with DD (disadvantage for elderly, PD, MH)
- Setting not always accessible
- Shared living space (i.e. bathrooms, bedrooms)
- May not have awake staff at night

## **Community Based Residential Facilities (CBRFs)**



- **Advantages:**

- Strict regulations to ensure quality & safety
- Can serve people with dementia
- Most prevalent option = readily available
- Some offer private rooms, full apartments
- Some are connected to nursing facilities

- **Disadvantages:**

- Can have an institutional feel
- Therefore restrictions on their use if publicly funded
- May have shared rooms, living space, bathrooms
- Cost
- Some are connected to institutions
- Compatibility



## **Residential Care Apartment Complexes (RCACs)**

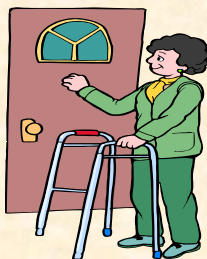


- **Advantages:**
  - Full apartments (private space)
  - Allow for “Aging in Place”
  - Primarily serve Elderly
  - Largest growing provider type
  - Some are connected to institutions
- **Disadvantages:**
  - Not available for people with DD
  - Restrictions for people with dementia
  - “Buyer Beware”
  - May not be available in your community...yet
  - Cost
  - Some are connected to institutions

*Making Choices About Assisted Living*

## **Visiting Assisted Living**

- Help Consumers Evaluate *Costs*
- Help Consumers Evaluate *Quality*



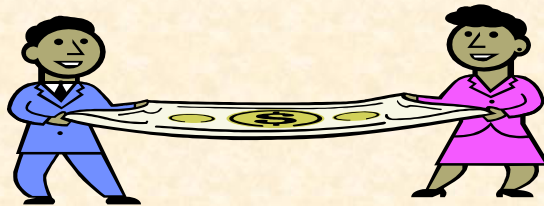
## **Financing Assisted Living: Paying Privately**

- **Plan** ahead by asking:
  - How far will your personal resources stretch?
  - What will happen if you run out of money while living in the facility?



## **How Far Will Your Personal Resources Stretch?**

- **Monthly cost** of the facility
- Annual **increases**
- Personal **resources**



*Financial Considerations: Paying Privately*

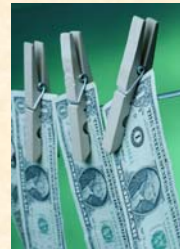
## **What Will Happen If you Run Out of Money?**

- *Is public funding **available**?*
- *Is the facility **eligible** for public funding?*



*Financial Considerations: Is Public Funding Available?*

## **Financing Assisted Living Public Resources**



- **Community Options Program (COP)**
- **Medicaid Home and Community Based Waivers**
- **Family Care** (where available)
- **Medicaid Card**, when service is provided by an MA-certified provider (e.g., home health, personal care agency, nursing home).
- **County funds/Community Aids**

*Financial Considerations: Is the Facility Eligible?*

## Financing Assisted Living: CBRFs

- *Is the Facility Eligible?*

- Elderly/Physical Disabilities (PD): Facilities *larger than 20 beds* do not qualify for Waiver Funding (COP-W/CIP-II) without an approved variance from DHFS
- Elderly/PD: Must meet *5 placement criteria*
  - Pre-admission assessment
  - Infeasibility of in-home care
  - Cost-effectiveness
  - Preference
  - Quality



*Financial Considerations: Is the Facility Eligible?*

## Financing Assisted Living: CBRFs

- *Is the Facility Eligible?*

- Elderly/PD: Cannot exceed “*Maximum Amount* of Allocated Funding” in CBRFs
- Developmental Disabilities: Facilities *larger than 8 beds* are not eligible for Waiver Funding (CIP 1).
- Facilities larger than 20 beds do not qualify for *SSI-E or MAPC*



*Financial Considerations: Is the Facility Eligible?*

## Financing Assisted Living: RCACs

- ***Is the Facility Eligible?***
  - Only ***Certified*** facilities are eligible for public funding (CIP-II, COP-W)
  - RCACs are not eligible for ***CIP 1 Waiver*** funding for people with developmental disabilities
  - ***No COP*** can be used (room and board)
  - ***Maximum Amount*** of Waiver Reimbursement
    - Based on nursing home costs
    - May limit funding availability



*Helping Consumers Evaluate Quality*

## Helping Consumers Choose Quality Assisted Living

- Facility Characteristics
- Resident & Staff Relationships
- Service Delivery
- Administration & Staffing



Choosing the Right Facility; *High Quality Indicators*

## Facility Characteristics



*“You never get  
a second chance  
to make a first  
impression.”*

- Safe
- Accessible
- Clean
- Home-like

Choosing the Right Facility; *High Quality Indicators*

## Resident & Staff Relationships

- Promotion of Resident Choice, Autonomy, Privacy, & Preference
- Relationship with Residents
- Community Presence





*Choosing the Right Facility; High Quality Indicators*

## **Service Delivery**

- Support, Supervision, Personal & Nursing Care Services
- Service Plans
- Food
- Activity Programming



*Choosing the Right Facility; High Quality Indicators*

## **Administration & Staffing**

- Experience, Performance, Philosophy & Reputation
- Administrative Capacity
- Organizational Responsiveness
- Financial Management
- Admission & Placement Process Integrity
- Level of Staffing
- Training
- Staff Performance & Competency





*Helping Consumers Evaluate Quality*

## **Quality Assessment Tools**

- Provider Profiles
- Model Quality Performance Standards & Measures
- Criteria for Dementia Care Programs
- Assisted Living Checklist
- Alzheimer's Disease & Related Disorders Consumer Checklist (Alzheimer's Association)



*Helping Consumers Evaluate Quality*

## **Quality Assurance Roles**

- Bureau of Quality Assurance (BQA)
- Board on Aging and Long-Term Care: Ombudsman Program
- Counties
- Providers
- Families



# Resources Handout

- Regulations
- Directories
- Facility Quality Survey Results: Provider Profiles
- Quality Assessment Tools
- Sources of Funding for Resident Care
- Local Agencies & Resources
- Quality Assurance/Client Rights
- Trade Associations

